

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Xay H Dang  
 Debtor

Case No. 17-12004-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 17

Date Rcvd: Jul 31, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 02, 2020.

db +Xay H Dang, 1220 Wellington Street, Philadelphia, PA 19111-4227  
 13933790 +Bank of America N.A., P O Box 982284, El Paso, TX 79998-2284  
 14088663 +Dunne Law Offices, P.C., 1515 Market Street, Suite 1200, Philadelphia, PA 19102-1932  
 13894279 +Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898,  
 Attn: Bankruptcy Dept 3F  
 13904221 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Aug 01 2020 04:43:53 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 01 2020 04:43:11  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 01 2020 04:43:43 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 13887921 +E-mail/Text: broman@amhfcu.org Aug 01 2020 04:43:35 American Heritage Fcu,  
 2060 Red Lion Rd, Philadelphia, PA 19115-1699  
 13920825 +E-mail/Text: bankruptcy@midwestloanservices.com Aug 01 2020 04:42:56  
 American Heritage Federal CU, c/o Midwest Loan Services, 616 Shelden Avenue, Suite 300,  
 P.O. Bo 144, Houghton MI 49931-0144  
 13891573 EDI: DISCOVER.COM Aug 01 2020 08:18:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 13937728 E-mail/PDF: resurgentbknotifications@resurgent.com Aug 01 2020 04:47:57  
 LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13937685 E-mail/PDF: MerrickBKNotifications@Resurgent.com Aug 01 2020 04:47:41 MERRICK BANK,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 13966319 EDI: PRA.COM Aug 01 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 41067,  
 Norfolk VA 23541  
 13909860 +E-mail/Text: electronicbkydocs@nelnet.net Aug 01 2020 04:43:33  
 U.S. Department of Education C/O Nelnet, 121 S 13 St, Suite 201, Lincoln, NE 68508-1911  
 13936154 +EDI: AIS.COM Aug 01 2020 08:18:00 Verizon, by American InfoSource LP as agent,  
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 13959650 EDI: WFFC.COM Aug 01 2020 08:18:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

13939440\* +Bank of America N.A., P O Box 982284, El Paso, TX 79998-2284

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 02, 2020

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 30, 2020 at the address(es) listed below:

HEATHER STACEY RILOFF on behalf of Creditor American Heritage Federal CU heather@mvrllaw.com,  
 Michelle@mvrllaw.com  
 KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmlawgroup.com  
 MATTEO SAMUEL WEINER on behalf of Creditor Toyota Motor Credit Corporation  
 bkgroup@kmlawgroup.com  
 MICHAEL JOHN CLARK on behalf of Creditor American Heritage Federal Credit Union  
 mjclark@logs.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE [ecfmail@readingch13.com](mailto:ecfmail@readingch13.com)

SCOTT F. WATERMAN (Chapter 13) [ECFMail@ReadingCh13.com](mailto:ECFMail@ReadingCh13.com)

STEPHEN MATTHEW DUNNE on behalf of Debtor Xay H Dang [bestcasestephen@gmail.com](mailto:bestcasestephen@gmail.com),  
[dunnesr74587@notify.bestcase.com](mailto:dunnesr74587@notify.bestcase.com)

United States Trustee [USTPRegion03.PH.ECF@usdoj.gov](mailto:USTPRegion03.PH.ECF@usdoj.gov)

TOTAL: 8

Information to identify the case:					
Debtor 1	<u>Xay H Dang</u>			Social Security number or ITIN	<b>xxx-xx-6867</b>
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>					
Case number: <b>17-12004-amc</b>					

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Xay H Dang

7/30/20

**By the court:** Ashely M. Chan  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**